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	Filing Date		2001-03-30	
	First Named Inventor	William C. Kitchen		
	Art Unit	3693		
	Examiner Name	Lalita M. Hamilton		
	Attorney Docket Number	23952-0035		

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1	MARLIN, STEVE. "Microsoft, First Data Alliance Seen to Boost Bill-Pay; Banks' Role Still Unclear." Bank Systems & Technology, September 1997, p.8, vol. 34, no.9.	<input type="checkbox"/>
2	TANGWALL, DOUG. "The On-Line Billing & Payment Race." Credit Union Executive Journal, Nov/Dec 1999, vol. 39, 6 pages.	<input type="checkbox"/>
3	Non-Final Office Action mailed 3/4/2008 for related US Patent Application No. 09/892,628 (filed 6/28/2001), which is a continuation of US Patent Application No. 09/034,561 (filed 3/3/1998).	<input type="checkbox"/>
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